$Ltd., (U.S.Branch), \, \dots$

Company Tracking Number: 2008-06-0055

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

Filing at a Glance

Companies: NIPPONKOA Insurance Company Ltd., (U.S.Branch), Athena Assurance Company, Farmington Casualty Company, St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, St. Paul Protective Insurance Company, The Charter Oak Fire Insurance Company, The Phoenix Insurance Company, The Standard Fire Insurance Company, The Travelers Indemnity Company of America, The Travelers Indemnity Company Of Connecticut, Travelers Casualty and Surety Company, Travelers Casualty Insurance Company of America, Travelers Property Casualty Company of America

Product Name: Workers Compensation SERFF Tr Num: TRVD-125730661 State: Arkansas

TOI: 16.0 Workers Compensation SERFF Status: Closed State Tr Num: EFT \$100

Sub-TOI: 16.0004 Standard WC Co Tr Num: 2008-06-0055 State Status: Fees verified and

received

Filing Type: Rate Co Status: Reviewer(s): Betty Montesi, Carol

Stiffler

Disposition Date: 07/16/2008

Authors: Carrie Acuna, Carol

Letendre

Date Submitted: 07/14/2008 Disposition Status: Approved

State Filing Description:

General Information

Project Name: Workers Compensation and Employers Liability Rate Status of Filing in Domicile: Pending

Filing

Project Number: 2008-06-0055 Domicile Status Comments: N/A

Reference Organization: N/A Reference Number: N/A Advisory Org. Circular: N/A

Filing Status Changed: 07/16/2008

State Status Changed: 07/15/2008 Deemer Date:

Corresponding Filing Tracking Number:

 $Ltd., (U.S.Branch), \, \dots$

Company Tracking Number: 2008-06-0055

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

Filing Description:

In compliance with the insurance laws and regulations in your state, we respectfully submit a revision to our Workers Compensation Program.

This filing adopts NCCI circular CIF – 2008 – 05 effective September 1, 2008 for the above companies. The current base company loss cost multiplier of 1.422 will be applied to the bureau approved loss cost of \$0.01 for Terrorism and the bureau approved loss cost of \$0.01 for Catastrophe (other than Certified Acts of Terrorism) resulting in a final rate of \$0.01 for each. This is consistent with the current methodology used to determine the final rates for foreign terrorism and DTEC, the changes are displayed on the attached addendum to the miscellaneous values page for the companies.

Your approval of this filing will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

Company and Contact

Filing Contact Information

Carol Letendre, Senior Regulatory Analyst

385 Washington Street

CLETENDR@travelers.com

(651) 310-7110 [Phone]

St. Paul, MN 55102

(651) 310-4361[FAX]

Filing Company Information

NIPPONKOA Insurance Company CoCode: 27073 State of Domicile: New York

Ltd.,(U.S.Branch)

One Tower Square Group Code: 2558 Company Type: Hartford, CT 06183 Group Name: State ID Number:

(860) 277-6470 ext. [Phone] FEIN Number: 98-0032627

Athena Assurance Company CoCode: 41769 State of Domicile: Minnesota

385 Washington Street Group Code: 3548 Company Type: St. Paul, MN 55102 Group Name: State ID Number:

(651) 310-7782 ext. [Phone] FEIN Number: 41-1435765

Farmington Casualty Company CoCode: 41483 State of Domicile: Connecticut

SERFF Tracking Number: TRVD-125730661 State: Arkansas
First Filing Company: NIPPONKOA Insurance Company State Tracking Number: EFT \$100

Ltd.,(U.S.Branch), ...

Company Tracking Number: 2008-06-0055

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

One Tower Square Group Code: 3548 Company Type: Hartford, CT 06183 Group Name: State ID Number:

(860) 277-5660 ext. [Phone] FEIN Number: 06-1067463

St. Paul Fire and Marine Insurance Company CoCode: 24767 State of Domicile: Minnesota

385 Washington Street Group Code: 3548 Company Type:
St. Paul, MN 55102 Group Name: State ID Number:

(651) 310-7782 ext. [Phone] FEIN Number: 41-0406690

St. Paul Guardian Insurance Company CoCode: 24775 State of Domicile: Minnesota

385 Washington Street Group Code: 3548 Company Type: St. Paul, MN 55102 Group Name: State ID Number:

(651) 310-7782 ext. [Phone] FEIN Number: 41-0963301

St. Paul Mercury Insurance Company CoCode: 24791 State of Domicile: Minnesota

385 Washington Street Group Code: 3548 Company Type:
St. Paul, MN 55102 Group Name: State ID Number:

(651) 310-7782 ext. [Phone] FEIN Number: 41-0881659

St. Paul Protective Insurance Company CoCode: 19224 State of Domicile: Illinois

385 Washington Street Group Code: 3548 Company Type: St. Paul, MN 55102 Group Name: State ID Number:

(651) 310-7782 ext. [Phone] FEIN Number: 36-2542404

The Charter Oak Fire Insurance Company CoCode: 25615 State of Domicile: Connecticut

One Tower Square Group Code: 3548 Company Type: Hartford, CT 06183 Group Name: State ID Number:

(860) 277-6470 ext. [Phone] FEIN Number: 06-0291290

The Phoenix Insurance Company CoCode: 25623 State of Domicile: Connecticut

One Tower Square Group Code: 3548 Company Type: Hartford, CT 06183 Group Name: State ID Number:

(860) 277-6470 ext. [Phone] FEIN Number: 06-0303275

Ltd.,(U.S.Branch), ...

Company Tracking Number: 2008-06-0055

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

The Standard Fire Insurance Company CoCode: 19070 State of Domicile: Connecticut

One Tower Square Group Code: 3548 Company Type: Hartford, CT 06183 Group Name: State ID Number:

(860) 277-5660 ext. [Phone] FEIN Number: 06-6033509

The Travelers Indemnity Company CoCode: 25658 State of Domicile: Connecticut

One Tower Square Group Code: 3548 Company Type:
Hartford, CT 06183 Group Name: State ID Number:

(860) 277-6470 ext. [Phone] FEIN Number: 06-0566050

The Travelers Indemnity Company of America CoCode: 25666 State of Domicile: Connecticut

One Tower Square Group Code: 3548 Company Type: Hartford, CT 01683 Group Name: State ID Number:

(860) 277-6470 ext. [Phone] FEIN Number: 58-6020487

The Travelers Indemnity Company Of CoCode: 25682 State of Domicile: Connecticut

Connecticut

One Tower Square Group Code: 3548 Company Type: Hartford, CT 06183 Group Name: State ID Number:

(860) 277-6470 ext. [Phone] FEIN Number: 06-0336212

Travelers Casualty and Surety Company CoCode: 19038 State of Domicile: Connecticut

CoCode: 19046

State of Domicile: Connecticut

State of Domicile: Connecticut

One Tower Square Group Code: 3548 Company Type: Hartford, CT 06183 Group Name: State ID Number:

(860) 277-6470 ext. [Phone] FEIN Number: 06-6033504

Travelers Casualty Insurance Company of

America

One Tower Square Group Code: 3548 Company Type: Hartford, CT 06183 Group Name: State ID Number:

(860) 277-6470 ext. [Phone] FEIN Number: 06-0876835

Travelers Property Casualty Company of CoCode: 25674

America

SERFF Tracking Number: TRVD-125730661 State: Arkansas

First Filing Company: NIPPONKOA Insurance Company State Tracking Number: EFT \$100

 $Ltd., (U.S.Branch), \, \dots$

Company Tracking Number: 2008-06-0055

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

One Tower Square Group Code: 3548 Company Type: Hartford, CT 06183 Group Name: State ID Number:

(860) 277-6470 ext. [Phone] FEIN Number: 36-2719165

 $Ltd., (U.S.Branch), \dots$

Company Tracking Number: 2008-06-0055

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

Filing Fees

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? No

Fee Explanation: Flat fee for rate filings.

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
NIPPONKOA Insurance Company	\$100.00	07/14/2008	21400017
Ltd.,(U.S.Branch)			
Athena Assurance Company	\$0.00	07/14/2008	
Farmington Casualty Company	\$0.00	07/14/2008	
St. Paul Fire and Marine Insurance Company	\$0.00	07/14/2008	
St. Paul Guardian Insurance Company	\$0.00	07/14/2008	
St. Paul Mercury Insurance Company	\$0.00	07/14/2008	
St. Paul Protective Insurance Company	\$0.00	07/14/2008	
The Charter Oak Fire Insurance Company	\$0.00	07/14/2008	
The Phoenix Insurance Company	\$0.00	07/14/2008	
The Standard Fire Insurance Company	\$0.00	07/14/2008	
The Travelers Indemnity Company	\$0.00	07/14/2008	
The Travelers Indemnity Company of America	\$0.00	07/14/2008	
The Travelers Indemnity Company Of	\$0.00	07/14/2008	
Connecticut			
Travelers Casualty and Surety Company	\$0.00	07/14/2008	
Travelers Casualty Insurance Company of	\$0.00	07/14/2008	
America			
Travelers Property Casualty Company of	\$0.00	07/14/2008	
America			

 $Ltd., (U.S.Branch), \, \dots$

Company Tracking Number: 2008-06-0055

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

Correspondence Summary

Dispositions

Status Created By Created On Date Submitted

Approved Carol Stiffler 07/16/2008 07/16/2008

Objection Letters and Response Letters

Objection Letters Response Letters

Status Created By Created On Date Submitted Responded By Created On Date Submitted

Pending Carol Stiffler 07/15/2008 07/15/2008 Carol Letendre 07/16/2008 07/16/2008

Industry Response

 $Ltd., (U.S.Branch), \dots$

Company Tracking Number: 2008-06-0055

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

Disposition

Disposition Date: 07/16/2008

Effective Date (New): 09/01/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing0.000%Overall Percentage Rate Impact For This Filing0.000%Effect of Rate Filing-Written Premium Change For This Program\$0Effect of Rate Filing - Number of Policyholders Affected0

 $Ltd., (U.S.Branch), \dots$

Company Tracking Number: 2008-06-0055

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property Casualty	&Approved	Yes
Supporting Document	NAIC Loss Cost Filing Document for Workers' Compensation	Approved	Yes
Supporting Document	NAIC loss cost data entry document	Approved	Yes
Supporting Document	Expedited Transmittal	Approved	Yes
Rate	Rate Page	Approved	Yes

 $Ltd., (U.S.Branch), \, \dots$

Company Tracking Number: 2008-06-0055

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/15/2008 Submitted Date 07/15/2008

Respond By Date
Dear Carol Letendre,

This filing indicates you are adopting NCCI Circular CIF-2008-05. We do not receive or approve circulars. You must state the Item Filing number shown in the circular. The Item Filing # is the unique number assigned by NCCI to an item filing. Often Circulars and Item Filings have the same numbers but are not related to each other. Please state the Item Filing Number.

On future NCCI adoption filings the Item Filing number should be shown in the Reference Number field on the General Information. It cannot be inserted there once the filing is submitted and this time we will accept it in your response to our objection letter.

Please feel free to contact me if you have questions.

Sincerely,

Carol Stiffler

Response Letter

Response Letter Status Submitted to State

Response Letter Date 07/16/2008 Submitted Date 07/16/2008

Dear Carol Stiffler,

Comments:

Response 1

Comments: Dear Ms. Stiffler:

The NCCI Item number is Item B-1407. I apologize for not including this information with the initial filing information.

Sincerely,

SERFF Tracking Number: TRVD-125730661 State: Arkansas

First Filing Company: NIPPONKOA Insurance Company

State Tracking Number: EFT \$100

 $Ltd., (U.S.Branch), \dots$

Company Tracking Number: 2008-06-0055

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

Carol Letendre

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Carol Letendre, Carrie Acuna

SERFF Tracking Number: TRVD-125730661 State: Arkansas First Filing Company:

NIPPONKOA Insurance Company

State Tracking Number: EFT \$100

 $Ltd., (U.S.Branch), \, \dots$

Company Tracking Number: 2008-06-0055

TOI: Sub-TOI: 16.0004 Standard WC 16.0 Workers Compensation

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

Rate Information

Rate data does NOT apply to filing.

 $Ltd., (U.S.Branch), \, \dots$

Company Tracking Number: 2008-06-0055

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

Rate/Rule Schedule

Review Status: Exhibit Name: Rule # or Page Rate Action Previous State Filing Attachments

t: Number:

Approved Rate Page WC-AR-CAT-1 New CAT AR

Miscellaneous Values

Page.pdf

Workers Compensation and Employers Liability Effective: September 1, 2008

Catastrophe Provisions

ARKANSAS

Terrorism \$ 0.01 per \$100 of Remuneration

Catastrophe (other than Certified Acts of Terrorism) \$ 0.01 per \$100 of Remuneration

Licensed Companies

St. Paul Fire & Marine Ins Co (SPF), St. Paul Mercury Ins Co (SPM), St. Paul Guardian Ins Co (SPG), Athena Assurance Co (SAA), St. Paul Protective Ins Co (SPP), Travelers Indemnity Co (IND), Travelers Property Casualty Co of America (TIL), Charter Oak Fire Ins Co (COF), Travelers Indemnity Co of America (TIA), Travelers Indemnity Co of CT (TCT), Phoenix Ins Co (PHX), Travelers Casualty & Surety Co (ACR), NIPPONKOA Ins Co (JFM), Standard Fire Ins Co (ASF), Farmington Casualty Co (AFC), Travelers Casualty Ins Co of America (ACJ)

WC - AR - CAT - 1

Filing No.: 2008-06-0055

SERFF Tracking Number: TRVD-125730661 Arkansas State: EFT \$100 First Filing Company: NIPPONKOA Insurance Company State Tracking Number:

Ltd.,(U.S.Branch), ...

Company Tracking Number: 2008-06-0055

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation

Project Name/Number: Workers Compensation and Employers Liability Rate Filing/2008-06-0055

Supporting Document Schedules

Review Status:

Approved

Approved

07/16/2008

07/16/2008

Uniform Transmittal Document-**Approved** Bypassed -Name: 07/16/2008

Property & Casualty

N/A - TRIPRA **Bypass Reason:**

Comments:

Review Status: NAIC Loss Cost Filing Document

for Workers' Compensation

N/A - TRIPRA **Bypass Reason:**

Comments:

Bypassed -Name:

Review Status:

Bypassed -Name: NAIC loss cost data entry document

N/A - TRIPRA **Bypass Reason:**

Comments:

Review Status:

Satisfied -Name: **Expedited Transmittal** Approved 07/16/2008

Comments: Attachment:

AR Terrorism Expedited Form 2007.pdf

EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

	page applies to the following	state((s)	<u>Arkansas</u>						
	te Type of Filing				Depa	rtment Us	e only			
	iling Related to Certified Losse									
	iling Related to Non-Certified I									
	iling Applicable to Both Certific	ed and	Non-							
cerun	ed Losses									
	Company N				Do	micile		NAIC #	FEIN#	
	ul Fire & Marine Insurance Co		1		M			24767	41-0406690	
St. Paul Mercury Insurance Company						MN		24791	41-0881659	
St. Paul Guardian Insurance Company						MN		24775	41-0963301	
Athena Assurance Company						MN		41769	41-1435765	
St. Paul Protective Insurance Company					IL	CT		19224	36-2542404	
The Travelers Indemnity Company Travelers Property Casualty Company of America						CT		25628	06-0566050	
	lers Ргорепу Casuaity Compa harter Oak Fire Insurance Cor		merica	a		CT		25674	36-2719165	
	ravelers Indemnity Company of		rico					25615 25666	06-0291290 58-6020487	
	ravelers Indemnity Company o			ıt		CT CT		25682	06-0336212	
	hoenix Insurance Company	JI COIII	iectict	11.		CT		25623	06-0303275	
	ONKOA Insurance Company, I	td. (U	S. Bra	anch)		NY		27073	98-0032627	
	lers Casualty and Surety Com		J. J.C		CT			19038	06-6033504	
	lers Casualty and Surety Com		f Ame	rica	CT			19046	06-0907370	
	ngton Casualty Company				СТ			41483	06-1067463	
	tandard Fire Insurance Compa	any			СТ			19070	06-6033509	
Conta	ct Info for Filer									
	Name and address of File	r(s)		Telephone	#	FAX	(#		e-mail	
Carol	Letendre			651 210 7	110	651-310	1261	Cloton	ndr@travelers.com	
	/ashington St. 9275-NB14L			651-310-7110 800-328-2189		051-510	r-4301 <u>Cieten</u>		idi@travelers.com	
	ul, MN 55102			Ext. 07110						
	information									
	of Insurance (see attachment)	1	Work	ers Comper	nsation					
	pany Program Title (Marketing			-Terrorism	isation					
	(if applicable)	9								
	Type ** see note below		Rate	Filing						
This a	application is used with:			<u> </u>						
Effective Date Requested September 1, 2008				08						
	date			14, 2008						
	any Tracking Number			008-06-0055						
	filing approved in domiciliary if applicable	y	Septe	ember 1, 20	08					
	Component/Form Name	Form	# or F	Rate Page	Replace	nent	If repla	cement,	Previous State Filing	
	/Description/Synopsis Include edition d						rm # or rate	Number, if required		
							page(s)	it replaces	by state	
01	Rate Page	WC-A	AR-C	AT-1		Replacement N/A		New	N/A – New	
					_	drawn				
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o be	complete, a form filing must includ	e the fo	llowing	j :						
•	A completed Expedited Filing T	ransmit	tal Doc	cument for ea	ch insurer o	r advisory	organizat	ion.		
•	One copy of each endorseme authorization to file them on its		losure	form or other	er policy la	nguage, u	nless the	insurer has g	iven an advisory organiz	
•	A copy of the rates, rating syste		l suppo	orting docume	entation.					
•	The appropriate filing fees, if re			<u> </u>						
•	A postage-paid, self-addressed		ne laro	ie enoliah to	accommo	date the re	aturn			
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(Parol Letendre						•			
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Signature			Print Name:			Title:				